In Bang Chan when donations for a new school building warranted buying the foundation materials, so that volunteer labor was solicited for their installation, some of the money went into food, despite additional donations of food. This was in no way misappropriation. Helping to cook was as important as helping to dig the holes.

The spirit-offering, or the portions eaten by a participant as a sacrament, were actually tiny bits of each food. Afterward, the entire lay-out, pork, sweetmeats and all, was eaten. Because all this was holy food, it was felt to be especially strengthening, so was usually given to children, but might be eaten by family members and occasionally, priests. The pork was cut up and eaten with a hot sauce, or put into a "with-rice" dish. It was especially appropriate with liquor.

The use of food ritually was not limited to the ceremonial season nor to big events. The same purposes underlay the use of a hard-boiled egg eaten in the ceremony that was designed to restore a child "sick from temporary loss of its soul," and in another performed in order to wean a baby.

The benefits of a (l)ngaan accrued to every participant down to the last worker and contributor according to the degree of assistance. With status in this and in later lives at stake, no one hesitated to plunge into debt or even to sell land. For the sake of economy two different ceremonies might be performed on the same day, for example a child's topknot cutting at a daughter's wedding.[1] The saving was in time and expense for food preparation, but such multiple ceremonies were performed less often than one might expect.

One assistance in the financing was that every invited guest made a contribution, customarily 5 to 10 baht, which helped defray the costs. In 1952, household heads reported these contributions as totalling from 30 to 1,000 baht, with an average of 343 for the year (Janlekha, 1955). Of 96 household heads who provided information on special expenses during the 5-year period March, 1948 through February, 1953, 36 had given (l)ngaan with net expenditures (costs minus contributions) ranging from -10[2] to 15,000 baht. The average net cost was 4,361 baht (Janlekha, 1955). These figures might represent a single (l)ngaan or several events.

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1. Every desired ritual could be carried out at little cost. Thus a priest-candidate whose father was dead, was included in the pre-ordination festivities planned for a friend; and on one occasion five bodies were cremated at the same ceremony, which was sponsored by the kin of one of the deceased.

2. The -10 meant that contributions exceeded the cost.

443 peddling was conducted by a local resident of Bangchan.

"With a capital of 600 baht Nang A began to engage
443 in peddling on December 4, 1952. The first day she spent
• 43 150 baht on goods, mostly vegetables which she bought from Minburi. She made two rounds that day. At the end of the morning round she got 25 baht cash and 150 baht on credit. The rest of the vegetables were sold out in the afternoon round in which she received 8.50 baht cash and 29 baht on credit. This was the only time she bought goods from Minburi. From then on she took the 5 a.m. bus to Bangkok and returned to Bangchan with the goods about noon.

"Later she also dealt in pork, and her daily outlay rose to 220 baht. Out of this, she received 150 baht cash and 150 baht on credit. To date her credit accounts total 750 baht. Yesterday she was able to collect 150 baht cash and six tang of paddy (worth 54 baht) from her debtors. She said she expected to do the peddling for fifteen more days, after which the water level would be too low. She would then quit and start the same business next rice year, but she intended to start as early as the transplanting season (August-September).

"She took 200-300 chicken eggs to Bangkok every day. She sold these at a wholesale price of 55 satang each. Sometimes she sold them direct to Bangkok coffee shops and got a higher price of 65 satang a piece. 'If you are a peddler,'
443 she said, 'you must also deal in eggs.' She took time off today because 'shrimps are plentiful' in the canal. Besides,

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7: Janlekha X-4,5 (1948-1953)p956 AO7 Central Thai AO7
Bangchan

Writing
*243 on economic change in Thailand since 1850, Ingram points
17 out that soon after the Bowring Treaty (1854) the popula-
• 43 tion of Thailand tended to specialize more and more in the production of one major crop (rice) and a small number of other primary products, selling these products for money, and using the money to buy various articles of consumption. "Money thus came to play an increasingly important role in an economy in which it had formerly been of but minor significance. When Western traders were freed by the Bowring Treaty to put such products as cheap cotton prints on the Thai market, the people bought these products and, if they could not buy they sought a source of money income. Money could most easily be acquired by producing some commodity for the export market. As villages and households turned to the production of money crops, and as they began to purchase bright-colored garments from the traders, the household crafts declined. Cotton fields were perhaps used for rice or abandoned in favor of land suitable for rice. With the money income earned through the export market, the farmer bought the goods he had formerly made for himself."[9] The
*243 money economy had brought along its inevitable companion --
178 credit, which had become accentuated by the fact that Thai
426 rice farmers received their principal incomes only once a
43 year. There has been a tendency to trace the perpetuation of farm indebtedness to farm poverty which is in turn traced to low productivity in underdeveloped areas. While this is

9. Ingram, op. cit., p. 36.

*243 178 426 43 perfectly true especially among the under-sized farms in Bangchan, there is still to be explained why more affluent farm operators are also continually in debt. It has been observed that when people come into contact with superior goods or superior patterns of consumption, with new articles or new ways of meeting old wants, they are apt to feel after a while a certain restlessness and dissatisfaction. Their knowledge is extended, their imagination stimulated; new desires are aroused, the propensity to consume is shifted upward. This principle according to which individual consumption functions are interrelated was propounded by Duesenberry, who calls it the "demonstration effect."[10] When the list of new items of consumption is checked, it appears that this principle of demonstration effect has demonstrated itself very clearly in Bangchan.

426 432 *[128] Table 63 shows that in the majority of cases credit purchases bear an interest of 50 per cent per season, ranging from 0 to 67 per cent. Information from sources other than our sample farm operators reveals that two methods of interest charging were practiced by Bangchan storekeepers and peddlers. One method was to charge 40 per cent interest on credit purchasesmade during March - May, 30 per cent during June - the first half of November, and no interest on purchases made in the second half of November and after; all these rates were charged on the assumption that accounts would

10. This is about the receipt from 8.4 rai in 1953.

[TEXT CONTINUED ON PAGE 352]

434 in the canals, some cash is also needed to last the farmers
453 through the festive and merit-making dry season.

Since most of Bangchan operators are farmers whose incomes are barely or not at all enough to cover their household expenses, very few could hold their paddy stock for sale in the second period when higher prices may be expected.

[454] It has been observed that Bangchan farmers do not want to keep cash in their homes for fear of robbery. This is probably another reason for the withholding of paddy from sale in the first period in addition to the prospect of better prices. These few affluent farmers who have some paddy for sale in the second period have to sell it all before the arrival of new crop which often floods the market and forces the prices down.

• 43
[426] Farmers usually arrange that payment for their paddy be made in the market town where they immediately pass most of the cash on to their creditors or sellers of the goods they plan to buy on that date. On the way home, they would stop over at the village stores to settle their other accounts. Thus, by the time they are back at home there is not much cash on hand to worry about. The few affluent farmers would do the same thing in their early sales -- that is, they would sell only a small portion of their crop so that there will be only a small amount of cash left on hand by the time they are back at home. In their later sales, however, these farmers must have a large amount of cash. It has

43 been observed that arrangement is often made to pass the excess cash on to other people -- usually borrowers or sellers of land or capital goods.

It is seen, then, that only a part of cash payment for surplus paddy sold by Bangchan operators is brought into the village, and that the amount brought in would not stay long in the village either.

It is also seen that this dread of cash together with the normally low net cash return from rice because of relatively high cost of production have tended to keep the money supply in the village at the midmum level even during the harvesting season.

426 To offset the low money supply, credit is extensively used in the village, especially after July until December when cash received from the sale of paddy has been all used [436] up and the sale of the new crop has not started. Paddy is also used as medium of exchange.

It has been shown that debt is widespread in Bangchan, and that the modal interest rate was 24 per cent per year for loans and 50 per cent per year for credit purchase accounts. No matter how extensively credit is employed, these high rates of interest indicate that there is still a scarcity of credit itself and of credit facilities in the village.

Scarcity of credit is indicated not only by high apparent rates of interest but also by discounts and premiums of various forms. Some of these are: (a) Tog khao wherein